

2015 Summary of Benefits

HumanaChoice[®]
H5525-019 (PPO)

Maine
Select Counties in Maine



Humana[®]

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Humana®

SECTION 1

Summary of Benefits

January 1, 2015 - December 31, 2015

This booklet gives you a summary of what we cover and what you pay. It doesn't list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, call us and ask for the "Evidence of Coverage."

You have choices about how to get your Medicare benefits

- One choice is to get your Medicare benefits through Original Medicare (fee-for-service Medicare). Original Medicare is run directly by the Federal government.
- Another choice is to get your Medicare benefits by joining a Medicare health plan (such as **HumanaChoice H5525-019 (PPO)**).

Tips for comparing your Medicare choices

This Summary of Benefits booklet gives you a summary of what **HumanaChoice H5525-019 (PPO)** covers and what you pay.

- If you want to compare our plan with other Medicare health plans, ask the other plans for their Summary of Benefits booklets. Or, use the Medicare Plan Finder on <http://www.medicare.gov>.
- If you want to know more about the coverage and costs of Original Medicare, look in your current "**Medicare & You**" handbook. View it online at <http://www.medicare.gov> or get a copy by calling **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, 7 days a week. TTY users should call **1-877-486-2048**.

Sections in this booklet

- Things to Know About **HumanaChoice H5525-019 (PPO)**
- Monthly Premium, Deductible, and Limits on How Much You Pay for Covered Services
- Covered Medical and Hospital Benefits
- Prescription Drug Benefits

This document is available in other formats such as Braille and large print.

This document may be available in a non-English language. For additional information, call us at **1-800-457-4708**.

Es posible que este documento esté disponible en otros idiomas aparte de inglés. Para obtener información adicional, llame al Servicio al Cliente al número de teléfono que se indica a continuación.

Things to Know About HumanaChoice H5525-019 (PPO)

Hours of Operation

- From October 1 to February 14, you can call us 7 days a week from 8:00 a.m. to 8:00 p.m. Local time.
- From February 15 to September 30, you can call us Monday through Friday from 8:00 a.m. to 8:00 p.m. Local time.

HumanaChoice H5525-019 (PPO) Phone Numbers and Website

- If you are a member of this plan, call toll-free **1-800-457-4708**.
- If you are not a member of this plan, call toll-free **1-800-833-2364**.
- Our website: <http://www.humana-medicare.com>

SECTION 1 (continued)

Who can join?

To join **HumanaChoice H5525-019 (PPO)**, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area.

Our service area includes the following counties in Maine: Androscoggin, Cumberland, Kennebec, Knox, Oxford, Piscataquis, Sagadahoc, Somerset, Waldo, and York.

Which doctors, hospitals, and pharmacies can I use?

HumanaChoice H5525-019 (PPO) has a network of doctors, hospitals, pharmacies, and other providers. If you use the providers in our network, you may pay less for your covered services. But if you want to, you can also use providers that are not in our network.

You must generally use network pharmacies to fill your prescriptions for covered Part D drugs.

You can see our plan's provider directory at our website (<http://www.humana.com/members/tools>).

You can see our plan's pharmacy directory at our website

(http://www.humana.com/Medicare/medicare_prescription_drugs/).

Or, call us and we will send you a copy of the provider and pharmacy directories.

What do we cover?

Like all Medicare health plans, we cover everything that Original Medicare covers - and *more*.

- **Our plan members get *all* of the benefits covered by Original Medicare. For some of these benefits, you may pay more in our plan than you would in Original Medicare.** For others, you may pay less.
- **Our plan members also get *more than what is covered by Original Medicare*.** Some of the extra benefits are outlined in this booklet.

We cover Part D drugs. In addition, we cover Part B drugs such as chemotherapy and some drugs administered by your provider.

- You can see the complete plan formulary (list of Part D prescription drugs) and any restrictions on our website, http://www.humana.com/medicare/medicare_prescription_drugs/medicare_drug_tools/medicare_drug_list/.
- Or, call us and we will send you a copy of the formulary.

How will I determine my drug costs?

The amount you pay for drugs depends on the drug you are taking and what stage of the benefit you have reached. Later in this document we discuss the benefit stages that occur after you meet your deductible: Initial Coverage, Coverage Gap, and Catastrophic Coverage.

SECTION 2

Summary of Benefits January 1, 2015 - December 31, 2015

Monthly Premium, Deductible, and Limits on How Much You Pay for Covered Services

How much is the monthly premium?	\$178 per month. In addition, you must keep paying your Medicare Part B premium.
How much is the deductible?	This plan has deductibles for some hospital and medical services, and Part D prescription drugs. \$1,216 per year for inpatient hospital services and \$147 for outpatient services with a total plan deductible of \$1,363 per year for services from in-network and out-of-network providers. These amounts may change for 2015. \$320 per year for Part D prescription drugs.
Is there any limit on how much I will pay for my covered services?	Yes. Like all Medicare health plans, our plan protects you by having yearly limits on your out-of-pocket costs for medical and hospital care. Your yearly limit(s) in this plan: • \$6,700 for services you receive from in-network providers. • \$10,000 for services you receive from any provider. Your limit for services received from in-network providers will count toward this limit. If you reach the limit on out-of-pocket costs, you keep getting covered hospital and medical services and we will pay the full cost for the rest of the year. Please note that you will still need to pay your monthly premiums and cost-sharing for your Part D prescription drugs.
Is there a limit on how much the plan will pay?	No. There are no limits on how much our plan will pay.

Humana is a Medicare Advantage PPO plan with a Medicare contract. Enrollment in this Humana plan depends on contract renewal.

Covered Medical and Hospital Benefits

Note:

- Services with a ¹ may require prior authorization.
- Services with a ² may require a referral from your doctor.

OUTPATIENT CARE AND SERVICES

Acupuncture and Other Alternative Therapies	Not covered
Ambulance ¹	• In-network: \$250 copay • Out-of-network: \$250 copay

SECTION 2 (continued)

Chiropractic Care ¹	Manipulation of the spine to correct a subluxation (when 1 or more of the bones of your spine move out of position): • In-network: 20% of the cost • Out-of-network: 20% of the cost
Dental Services ¹	Limited dental services (this does not include services in connection with care, treatment, filling, removal, or replacement of teeth): • In-network: 20% of the cost • Out-of-network: 20% of the cost
Diabetes Supplies and Services ¹	Diabetes monitoring supplies: • In-network: 0-20% of the cost, depending on the supply • Out-of-network: 20% of the cost Diabetes self-management training: • In-network: You pay nothing • Out-of-network: 20% of the cost Therapeutic shoes or inserts: • In-network: You pay nothing • Out-of-network: 20% of the cost
Diagnostic Tests, Lab and Radiology Services, and X-Rays ¹	Diagnostic radiology services (such as MRIs, CT scans): • In-network: 20% of the cost • Out-of-network: 20% of the cost Diagnostic tests and procedures: • In-network: 20% of the cost • Out-of-network: 20% of the cost Lab services: • In-network: 20% of the cost • Out-of-network: 20% of the cost Outpatient x-rays: • In-network: 20% of the cost • Out-of-network: 20% of the cost Therapeutic radiology services (such as radiation treatment for cancer): • In-network: 20% of the cost • Out-of-network: 20% of the cost
Doctor's Office Visits	Primary care physician visit: • In-network: 20% of the cost • Out-of-network: 20% of the cost Specialist visit: • In-network: 20% of the cost • Out-of-network: 20% of the cost
Durable Medical Equipment (<i>wheelchairs, oxygen, etc.</i>) ¹	• In-network: 20% of the cost • Out-of-network: 20% of the cost If you go to a preferred vendor, your cost may be less. Contact us for a list of preferred vendors.

SECTION 2 (continued)

Emergency Care	\$65 copay If you are admitted to the hospital within 24 hours, you do not have to pay your share of the cost for emergency care. See the "Inpatient Hospital Care" section of this booklet for other costs.
Foot Care (<i>podiatry services</i>) ¹	Foot exams and treatment if you have diabetes-related nerve damage and/or meet certain conditions: • In-network: 20% of the cost • Out-of-network: 20% of the cost
Hearing Services ¹	Exam to diagnose and treat hearing and balance issues: • In-network: 20% of the cost • Out-of-network: 20% of the cost
Home Health Care ¹	• In-network: You pay nothing • Out-of-network: 20% of the cost
Mental Health Care ¹	Inpatient visit: Our plan covers up to 190 days in a lifetime for inpatient mental health care in a psychiatric hospital. The inpatient hospital care limit does not apply to inpatient mental services provided in a general hospital. The copays for hospital and skilled nursing facility (SNF) benefits are based on benefit periods. A benefit period begins the day you're admitted as an inpatient and ends when you haven't received any inpatient care (or skilled care in a SNF) for 60 days in a row. If you go into a hospital or a SNF after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period. There's no limit to the number of benefit periods. Our plan covers 90 days for an inpatient hospital stay. Our plan also covers 60 "lifetime reserve days." These are "extra" days that we cover. If your hospital stay is longer than 90 days, you can use these extra days. But once you have used up these extra 60 days, your inpatient hospital coverage will be limited to 90 days. • In-network: In 2014 the amounts for each benefit period were: • \$1,216 deductible for days 1 through 60 • \$304 copay per day for days 61 through 90 • \$608 copay per day for 60 lifetime reserve days These amounts may change for 2015. • Out-of-network: In 2014 the amounts for each benefit period were: • \$1,216 deductible for days 1 through 60 • \$304 copay per day for days 61 through 90 • \$608 copay per day for 60 lifetime reserve days These amounts may change for 2015. Outpatient group therapy visit: • In-network: 20% of the cost • Out-of-network: 20% of the cost Outpatient individual therapy visit: • In-network: 20% of the cost • Out-of-network: 20% of the cost

SECTION 2 (continued)

Outpatient Rehabilitation ¹	Cardiac (heart) rehab services (for a maximum of 2 one-hour sessions per day for up to 36 sessions up to 36 weeks): • In-network: 20% of the cost • Out-of-network: 20% of the cost Occupational therapy visit: • In-network: 20% of the cost • Out-of-network: 20% of the cost Physical therapy and speech and language therapy visit: • In-network: 20% of the cost • Out-of-network: 20% of the cost
Outpatient Substance Abuse ¹	Group therapy visit: • In-network: 20% of the cost • Out-of-network: 20% of the cost Individual therapy visit: • In-network: 20% of the cost • Out-of-network: 20% of the cost
Outpatient Surgery ¹	Ambulatory surgical center: • In-network: 20% of the cost • Out-of-network: 20% of the cost Outpatient hospital: • In-network: 20% of the cost • Out-of-network: 20% of the cost
Over-the-Counter Items	Not Covered
Prosthetic Devices (<i>braces, artificial limbs, etc.</i>) ¹	Prosthetic devices: • In-network: 20% of the cost • Out-of-network: 20% of the cost Related medical supplies: • In-network: 20% of the cost • Out-of-network: 20% of the cost
Renal Dialysis ¹	• In-network: 20% of the cost • Out-of-network: 20% of the cost
Transportation	Not covered
Urgent Care	20% of the cost
Vision Services ¹	Exam to diagnose and treat diseases and conditions of the eye (including yearly glaucoma screening): • In-network: 0-20% of the cost, depending on the service • Out-of-network: 20% of the cost Eyeglasses or contact lenses after cataract surgery: • In-network: You pay nothing • Out-of-network: You pay nothing

SECTION 2 (continued)

Preventive Care

- In-network: **You pay nothing**
- Out-of-network: **20%** of the cost

Our plan covers many preventive services, including:

- Abdominal aortic aneurysm screening
- Alcohol misuse counseling
- Bone mass measurement
- Breast cancer screening (mammogram)
- Cardiovascular disease (behavioral therapy)
- Cardiovascular screenings
- Cervical and vaginal cancer screening
- Colonoscopy
- Colorectal cancer screenings
- Depression screening
- Diabetes screenings
- Fecal occult blood test
- Flexible sigmoidoscopy
- HIV screening
- Medical nutrition therapy services
- Obesity screening and counseling
- Prostate cancer screenings (PSA)
- Sexually transmitted infections screening and counseling
- Tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease)
- Vaccines, including Flu shots, Hepatitis B shots, Pneumococcal shots
- "Welcome to Medicare" preventive visit (one-time)
- Yearly "Wellness" visit

Any additional preventive services approved by Medicare during the contract year will be covered.

Hospice

You pay nothing for hospice care from a Medicare-certified hospice. You may have to pay part of the cost for drugs and respite care.

SECTION 2 (continued)

INPATIENT CARE

Inpatient Hospital Care¹

The copays for hospital and skilled nursing facility (SNF) benefits are based on benefit periods. A benefit period begins the day you're admitted as an inpatient and ends when you haven't received any inpatient care (or skilled care in a SNF) for 60 days in a row. If you go into a hospital or a SNF after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period. There's no limit to the number of benefit periods.

Our plan covers an unlimited number of days for an inpatient hospital stay.

- In-network: In 2014 the amounts for each benefit period were:
 - \$1,216 deductible for days 1 through 60
 - \$304 copay per day for days 61 through 90
 - \$608 copay per day for 60 lifetime reserve days

These amounts may change for 2015.

- \$608 copay per day for days 91 through 150
- **You pay nothing** per day for days 151 and beyond
- Out-of-network: In 2014 the amounts for each benefit period were:
 - \$1,216 deductible for days 1 through 60
 - \$304 copay per day for days 61 through 90
 - \$608 copay per day for 60 lifetime reserve days

These amounts may change for 2015.

Inpatient Mental Health Care

For inpatient mental health care, see the "Mental Health Care" section of this booklet

Skilled Nursing Facility (SNF)¹

Our plan covers up to 100 days in a SNF.

- In-network:
 - **\$0** copay per day for days 1 through 20
 - **\$152** copay per day for days 21 through 100
- Out-of-network:
 - **You pay nothing** per day for days 1 through 20
 - **\$152** copay per day for days 21 through 100

Prescription Drug Benefits

How much do I pay?

For Part B drugs such as chemotherapy drugs¹:

- In-network: **20%** of the cost
- Out-of-network: **20%** of the cost

Other Part B drugs¹:

- In-network: **20%** of the cost
- Out-of-network: **20%** of the cost

SECTION 2 (continued)

Initial Coverage

After you pay your yearly deductible, you pay **25%** of the cost for all drugs covered by this plan until your total yearly drug costs reach **\$2,960**. Total yearly drug costs are the total drug costs paid by both you and our Part D plan.

You may get your drugs at network retail pharmacies. If you reside in a long-term care facility, you pay the same as at a retail pharmacy.

You may get drugs from an out-of-network pharmacy at the same cost as an in-network pharmacy.

Coverage Gap

Most Medicare drug plans have a coverage gap (also called the "donut hole"). This means that there's a temporary change in what you will pay for your drugs. The coverage gap begins after the total yearly drug cost (including what our plan has paid and what you have paid) reaches **\$2,960**.

After you enter the coverage gap, you pay **45%** of the plan's cost for covered brand name drugs and **65%** of the plan's cost for covered generic drugs until your costs total **\$4,700**, which is the end of the coverage gap. Not everyone will enter the coverage gap.

Catastrophic Coverage

After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach **\$4,700**, you pay the greater of:

- **5%** of the cost, or
- **\$2.65** copay for generic (including brand drugs treated as generic) and a **\$6.60** copayment for all other drugs

Additional Information About HumanaChoice H5525-019 (PPO)

As a member you have to choose an in network provider, listed in your plan directory, as your Primary Care Physician (PCP). A PCP can focus on your total health to help ensure you get preventive care, provide timely access to services and coordinate with other doctors, however, a referral to see another doctor is not needed.

Additional Supplemental Benefits covered by the plan:

Member Assistance Program - A program that includes telephonic counseling sessions and online resources

HumanaFirst® - A 24 Hour Nurse Advice Hotline

Humana®

[Humana.com](https://www.humana.com)

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This image shows a blank sheet of white paper designed for handwriting practice. It features a series of horizontal lines. At the very top, there is a dashed line. Below this, there are multiple pairs of solid lines, creating uniform spaces for writing. The lines are evenly spaced and extend across the entire width of the page. There is no text or other markings on the paper.

Multi-language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-800-457-4708. Someone who speaks English/Language can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-800-457-4708. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电 1-800-457-4708。我们的中文工作人员很乐意帮助您。这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電 1-800-457-4708。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-800-457-4708. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-800-457-4708. Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi 1-800-281-6918 sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-800-457-4708. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-800-457-4708 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-800-457-4708. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic:

إننا نقدم خدمات الترجمة الفورية المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على 1-800-457-4708. سيقوم شخص ما يتحدث اللغة العربية بمساعدتك. هذه الخدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-800-457-4708 पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-800-457-4708. Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Portugués: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-800-457-4708. Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal ouwa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-800-457-4708. Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-800-457-4708. Ta usługa jest bezpłatna.

Japanese: 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするために、無料の通訳サービスがあります。通訳をご用命になるには、1-800-457-4708 にお電話ください。日本語を話す人 者が支援いたします。これは無料のサービスです。



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[Humana.com](https://www.humana.com)

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